



IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE

-- PATENT --

Inventor(s): Fides Carlos, et al.

Docket No.: 60655.2400

Serial No.: 10/707,313

Group Art Unit: TBA

Filing Date: December 4, 2003

Examiner: TBA

Title: GUARANTEED NEGOTIATION
SYSTEM AND METHOD

Confirmation
No.:

DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

GUARANTEED NEGOTIATION SYSTEM AND METHOD

the specification of which is attached hereto or was filed on December 4, 2003 as Application Serial No. 10/707,313 and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign
Application(s)
N/A

Priority Not Claimed

[]

Number

Country

Filing Date

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

<u>60/480,264</u>	<u>6/19/2003</u>
Application Number	Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

<u>N/A</u>	<u></u>	<u></u>
Application Number	Filing Date	Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: Fides Carlos

Inventor's signature: Fides Main Garayz Carb Date: 1/26/2004

Residence Address: 13 CLIFFSIDE DRIVE

City/State: LIVINGSTON, N.J. Zip Code: 07039

Mailing Address: 13 CLIFFSIDE DRIVE, LIVINGSTON, NJ 07039

Citizenship: UNITED STATES OF AMERICA

Full name of second joint inventor: Glenn D. J. Ransier

Inventor's signature: _____ Date: _____

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

<u>60/480,264</u>	<u>6/19/2003</u>
Application Number	Filing Date

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<u>N/A</u>	<u></u>	<u></u>
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Full name of sole or first joint inventor: Fides Carlos

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Citizenship: _____

Full name of second joint inventor: Glenn D. J. Ransier

Inventor's signature:  Date: 2/09/2004

Residence Address: 3 KONISH DR

City/State: MIDDLETOWN, NEW JERSEY Zip Code: 07748

Mailing Address: SAME AS ABOVE

Citizenship: U.S.A.

Full name of third joint inventor: Farhad Subjally

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Citizenship: _____

Full name of fourth joint inventor: Shankar Subramaniam

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Citizenship: _____

Full name of fifth joint inventor: Imran Yusuf

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Citizenship: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Citizenship: _____

Full name of third joint inventor: Farhad Subjally

Inventor's signature:  Date: Jan 29 04

Residence Address: 10 CRESTWORTH DR

City/State: CHATHAM, NJ Zip Code: 07928

Mailing Address: 1

Citizenship: US

Full name of fourth joint inventor: Shankar Subramaniam

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Citizenship: _____

Full name of fifth joint inventor: Imran Yusuf

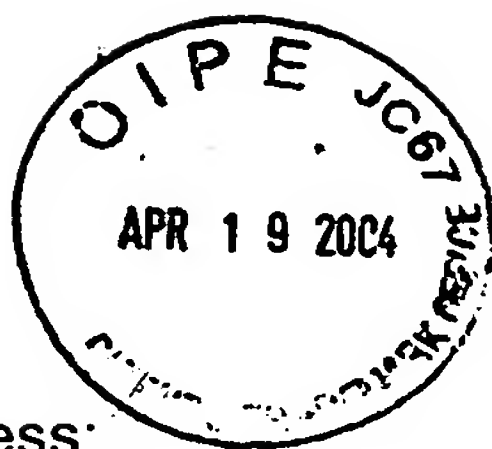
Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Citizenship: _____



Serial No. 10/707,313
Docket No. 60655.2400

Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Citizenship: _____

Full name of third joint inventor: Farhad Subjally

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Citizenship: _____

Full name of fourth joint inventor: Shankar Subramaniam

Inventor's signature: *Shankar* Date: 04/02/2004

Residence Address: 91, Gruneburgweg

City/State: Frankfurt(Main)

Zip Code: 60323

Mailing Address: American Express Bank GmbH, Theodor-Heuss-Allee 112, D-60036,
Frankfurt(Main), Germany

Citizenship: Indian

Full name of fifth joint inventor: Imran Yusuf

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Citizenship: _____

Full name of third joint inventor: Farhad Subjally

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Citizenship: _____

Full name of fourth joint inventor: Shankar Subramaniam

Inventor's signature: _____ Date: _____

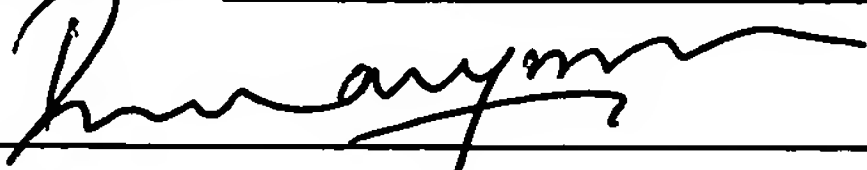
Residence Address: _____

City/State: _____ Zip Code: _____

Mailing Address: _____

Citizenship: _____

Full name of fifth joint inventor: Imran Yusuf

Inventor's signature:  Date: Jan/27/04

Residence Address: 22 LILLIAN TERRACE

City/State: PISCATAWAY, NJ Zip Code: 08854

Mailing Address: SAME

Citizenship: U.S.